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REMARKS

This Reply under 37 C.F.R. §1.111 is being submitted in response to the outstanding Official Action mailed February 7, 2006. In view of the following remarks, reconsideration and allowance of this application is respectfully requested.

In the Official Action, the Examiner issued a Requirement for Information pursuant to 37 C.F.R. §1.105. Two separate requests were made.

In the first request, Applicant was asked to identify all related applications embodying the disclosed subject matter and identify the properties of similar products and services found in the prior art.

The present Application is a Divisional of U.S. Patent Application No. 08/875,929 filed June 16, 1997, which issued as U.S. Patent No. 6,044,630 (the '630 patent). The '630 patent, in turn, is a Continuation-In-Part of U.S. Patent Application No. 08/585,173 filed April 16, 1996.

Applicant has two other applications co-pending, U.S. Patent Application Serial Nos. 09/781,715 (the '715 application) and 10/695,561 (the '561 application). The '561 application is a Continuation of the '630 patent and contains claims directed to third-party funded spending accounts in which either cash withdrawals or spending on at least one class of goods or services are prohibited. The '715 application is a Continuation-In-Part of the '630 patent and contains disclosure and claims directed to third-party funded spending accounts for the purchase of entertainment products and services such as the purchase of music files over the internet.

All similar prior art products and services of which Applicant is aware are disclosed in publications that Applicant has already been made of record in the present application. Many similar products and services embodying the disclosed subject matter have entered the market well after the filing dates of this and the parent applications.

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In the second request, Applicant was asked to supply the prior art referenced in any related case, applied or otherwise and an explanation of how the prior art relates to the claimed subject matter.

All prior art documents referenced in the related cases have already been cited in the present application. However, acknowledgment of the Information Disclosure Citation filed July 1, 2005 has not yet been received. The Examiner is respectfully requested to return a copy of the Form PTO - A820 that was filed on which he has initialed each document cited that has been considered. A copy of the Form PTO-A820 previously submitted is enclosed.

This Reply is submitted following the May 8, 2006 interview with Examiner Kyle and SPE Millin, which is gratefully acknowledged. At the interview the Examiners recommended that the present reply specifically identify the prior art of record in each co-pending application. The prior art of record can be summarized as follows:

Prior Art	'715 Application	'561 Application
Benton, 4,454,414	Yes	No
Elrod 4,654,793	Yes	No
Oncken et al. 4,725,719	Yes	Yes
Nelson, 4,823,265	Yes	Yes
Dethloff et al. 4,837,422	Yes	Yes
Halpern 4,859,837	Yes	No
Wolfberg et al. 4,885,685	Yes	Yes
Halpern 4,887,950	Yes	No
Halpern 4,906,828	Yes	No
Dethloff et al. 4,968,873	Yes	No
Sweetster 5,168,372	Yes	Yes
Lawlor 5,220,501	Yes	Yes
Dorrough et al. 5,287,269	Yes	No
Craine 5,321,241	Yes	No

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Prior Art	'715 Application	'561 Application
Tannenbaum 5,326,960	Yes	Yes
Levenson et al. 5,331,353	Yes	Yes
Brody et al. 5,350,906	Yes	Yes
Takagi et al. 5,408,082	Yes	No
Amarant et al. 5,450,477	Yes	Yes
Hilt et al. 5,465,206	Yes	Yes
Hunter et al. 5,485,518	Yes	Yes
Langhans et al. 5,500,513	Yes	Yes
Taylor 5,530,232	Yes	No
Claus et al. 5,559,313	Yes	No
Schr 5,566,327	Yes	No
Taylor 5,578,808	Yes	No
Zlotin 5,581,663	Yes	No
Teicher 5,744,787	Yes	Yes
Fernand.-Holman 5,787,404	No	Yes
Musmanno et al. 5,826,243	Yes	Yes
Nakano et al. 5,845,260	Yes	Yes
Atkins 5,852,811	Yes	Yes
Armetta et al., 5,864,830	Yes	Yes
Pare et al. 5,870,723	Yes	Yes
Lotvin et al. 5,907,831	Yes	Yes
Glancy 5,953,170	Yes	Yes
Fleming 5,953,710	Yes	Yes
Chastain et al. 6,021,943	Yes	Yes
Hilt et al. 6,032,133	Yes	Yes
Fritsch 6,247,130	Yes	No
Matsumoto et al. 6,345,263	Yes	Yes
Kupka et al. 6,434,535	Yes	No
Naim 6,779,115	Yes	No

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Prior Art	'715 Application	'561 Application
Henrick 6,507,727	Yes	No
Benkert et al. 6,796,497	Yes	Yes
Shuster 6,826,546	Yes	No
Rhoads et al. 2001/0034705	Yes	Yes
Cooper et al. 2001/0051996	Yes	No
Ling 2002/0111907	Yes	No
JP 2002-366162	Yes	No
EP 725,376	Yes	Yes
WO 00/28461	Yes	No
WO 00/43852	Yes	No
WO 01/50305	Yes	No
WO 02/08869	Yes	No

The following publications have been cited in both the '715 and '561 Applications:

Lubinger, Bill, "Students Must Heed the Perils of Plastic," The Plain Dealer (Cleveland, OH), p. 3E, (July 15, 1995).

Gray, B., "Bank on Youth: More Children Are Learning to Save Money With Financial Institutions Helping by Offering No-Fee Accounts," The Los Angeles Times (Valley Edition), p. 25 (February 12, 1993).

Booker, D., "Purchasing Cards: The Next Generation," Modern Publishing (Toronto), 39(6), 18 (June 1997).

The following publications have been cited in only the '715 Application:

Sinton, P., "Visa Wants to Kill Cash, It Hopes 'Smart Cards' Will Become the Payment of Choice," San Francisco Chronicle, (October 11, 1995).

Heady, R., "Brokers Compete With Lenders," The Denver Post (November 19, 1995).

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Garfinkel, S., "Companies Rush to Say Buy-Buy Over the Net," San Jose Mercury-News (October 1, 1996).

Landberg, M., "Verifone Wants to Plug Into Cash," San Jose Mercury-News (Oct. 1, 1996).

Swenson, J., "Filing Expenses Via American Express," Information Week (July 1, 1996).

Gianturco, M., "Digital Cash," Forbes, (August 14, 1995).

Hoffman, T., "The Check's in the Mail: Banks Plan Electronic Payment System," Computerworld (September 4, 1995).

"American Express University - About the Cards" (American Express Inc. 1995).

"Wells Fargo Student Visa Card," www.wellsfargo.com (posted May 12, 1996).

"Payment Card Organization Detail Next Steps On Global Chip Specification" (Master Card International, April 10, 1996).

http://www.itc.icl.ie/products/smartcard/ems/fsucase.htm (Florida State University, posted September 1996).

"Compression: Short Takes on Big Subjects (Smart Card Marches On)," http://www.fsu.edu/~fstime/FS-Times/Volume_1/Issue6/compression/html (Florida State University, posted April/May 1996).

Norwood, W., "Florida State University Aes FSU Card: A Multipurpose Identification Card," http://www.house.gov/castle/banking/norwood3.htm (posted July 10, 1996).

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Saker, R., "This Year the War Department Aims For Fairer FSU Card Fees,"
<http://floridaflambeau.com/Int...issues/1997/021897/news.this.html> (posted February 12, 1997).

Knowles, R., "The Future of Technology Could Find Roots in Tallahassee, FSU,"
<http://www.floridaflambeau.com/Int...issues/1997/042597/news2.technology.html> (posted April 25, 1997).

"New Web Site Enables Teens and Kids to Shop and Save Online," Business Week,
(January 26, 1999).

<http://www.rocketcash.com/overview/html> (December 1998).

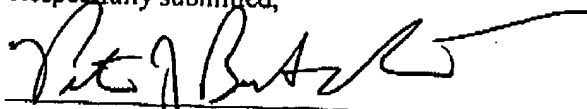
"Chase Manhattan, Citibank, Master Card and Visa Join Forces to Launch Pilot Program" (Master Card International, May 12, 1996).

At the interview the 1993 Gray article from the Los Angeles Times and the Fleming patent filed on October 9, 1996 were discussed. It was agreed that Applicant would file a Voluntary Communication/Amendment to patentably define thereover. The Voluntary Communication/Amendment will be submitted in a separate facsimile transmission.

In view of the foregoing, this information request has been satisfied. A favorable action on the merits is respectfully requested. The Examiner is requested to telephone the undersigned if there are any remaining issues in this application to be resolved. Finally, if there are any additional charges in connection with this response, the Examiner is authorized to charge applicants' Deposit Account No. 19-5425 therefore.

Respectfully submitted,

Dated: August 7, 2006



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